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**From:** danatoracle@netscape.net [mailto:danatoracle@netscape.net]

**Sent:** Wednesday, February 24, 2010 1:24 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** comments on RIN 1210-AB33

I read that you are looking for comments on a proposed annuitization of 401(k)s and IRAs.

You want to make it easier for people to get annuities beyond purchasing Treasury bonds? Be my guest. But in regard to item 13:

Should some form of lifetime income distribution option be required for defined contribution plans (in addition to money purchase pension plans)? No. Not only no, but hell no. Not a snowball's chance in hell no. It's my money, my choice. I'm an adult. Treat me like one and respect my choices.

If so, should that option be the default distribution option, and should it apply to the entire account balance? N/A, since I voted no.

To what extent would such a requirement encourage or discourage plan sponsorship? My husband and I might actually fore-go his company's matching contribution in order to avoid this. We already have stinky choices because we can't invest in individual stocks or ETFs, and mutual funds rarely beat the market, but annuities would be even worse. As my husband and I get closer to retirement, we'll slowly pull more of our money out of stocks and into bonds and maybe annuities. The possibility of a one-size-fits-all government mandate fills me with dread.

Sincerely,

Dawn Miller  
Monument, CO